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Appl. No. 10/777,586

Letter Req. Pre-First OA Interview dated Nov. 4, 2004

Express Mail No. ED 555639499 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 10/777,586  
Applicant : Roger Howard Williams III  
Filed : Feb. 12, 2004  
Title : Systems and Methods for Implementing an Interest-Bearing Instrument

TC/A.U. : 3624  
Examiner : Unknown  
Docket No. : 17211-001

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**LETTER REQUESTING PRE-FIRST OFFICE ACTION INTERVIEW**

Sir:

Applicant respectfully requests a pre-first Office action interview for this application.

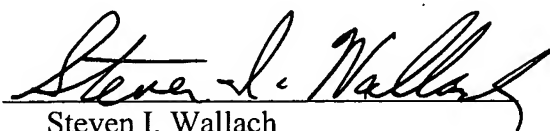
Applicant understands that this application is classified in Class 705 is assigned to Art Unit 3624.

Accompanying this Letter is a Petition to Make Special, which includes a general statement of the state of the art at the time of the invention, an identification of the three references believed to be the "closest" prior art, and an explanation as to how the broadest claims distinguish over that prior art.

Respectfully submitted,

LADAS & PARRY LLP

Date: November 4, 2004

By: 

Steven I. Wallach

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